

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

IN THE MATTER OF:

Jenean Matthews,

DEBTOR.

CASE NO.: 13-57503
CHAPTER: 13
JUDGE: MCIVOR

MOTION TO INCUR DEBT/APPROVE STEP FORWARD MICHIGAN

NOW COMES, the Debtor herein, by and through the Debtor's attorneys, Frego & Associates – The Bankruptcy Law Firm, P.L.C., and in support of her Motion to Incur Debt/Approve Step Forward Michigan states as follows:

1. On September 19, 2013, Debtor commenced a voluntary petition under Chapter 13 of the Bankruptcy Code.
2. The Debtor's Chapter 13 Plan has not been confirmed yet.
3. Debtor has applied to the Michigan's Helping Hardest Hit Homeowners Program, also known as Step Forward Michigan.
4. In order to determine whether the debtor will be eligible for assistance, Step Forward Michigan requires an Order from the Bankruptcy Court that permits the debtors to:
 - a. Execute a MHA Note.
 - b. Execute and record a MHA Mortgage Lien on the principal residence.
 - c. Accept Hardest Hit Funds assistance that will be paid directly to the mortgage lender.
5. The subordinate Mortgage and Note in favor of the MHA will have a 0% interest rate, require no payments, and the principal amount of assistance is forgivable over a 5 year term at 20% per year.
6. Any non-forgiven portion of the principal is due only if there is a transfer of the property or if the property ceases to be the homeowner's principal residence.
7. Documents were prepared that detail the terms of this transaction. These documents are attached as Exhibit "6".
8. Debtor will not have to make any payment on the principal amount of the assistance so there is no detriment to creditors in this current Chapter 13 case.

WHEREFORE, Debtors pray this Honorable Court will enter an Order Allowing Debtor to Incur Debt/Approve Step Forward Michigan.

Respectfully submitted,

Dated: 1/7/2014

/s/ Lydia D. Ammori
Lydia D. Ammori P71229
Frego & Associates,
The Bankruptcy Law Office, P.L.C.
Attorneys for Debtors
23843 Joy Road
Dearborn Heights, MI 48127
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IN THE MATTER OF:

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DEBTOR.

NOTICE OF MOTION TO ALLOW DEBTOR TO INCUR DEBT/APPROVE STEP FORWARD MICHIGAN

Debtor filed papers with the court to Allow Debtor to Incur Debt/Approve Step Forward Michigan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the relief sought in the motion, or if you want the court to consider your view on the motion, **within 14 days**, you or your attorney must:

1. File with the court a written response or an answer, that complies with F.R. Civ. P. 8(b),(c) and (e), explaining your position at:

United States Bankruptcy Court
211 W. Fort Street, Suite 2100
Detroit, Michigan 48226

If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above. All attorneys are required to file pleadings electronically.

You must also mail a copy to:

Frego & Associates, The Bankruptcy Law Office, P.L.C., 23843 Joy Road, Dearborn Heights, MI 48127
Chapter 13 Trustee, David Ruskin, 26555 Evergreen Rd., 1100 Travelers Tower, Southfield, MI 48076
Jenean Matthews, 10610 Saratoga Oak Park, MI 48237

2. If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Dated: 1/7/2014

/s/ Lydia D. Ammori
Lydia D. Ammori P71229
Frego & Associates,
The Bankruptcy Law Office, P.L.C.
Attorneys for Debtors
23843 Joy Road
Dearborn Heights, MI 48127
(313) 565-4252
fregolaw@aol.com

EXHIBIT 2

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

IN THE MATTER OF:

Jenean Matthews,

CASE NO.: 13-57503

CHAPTER: 13

JUDGE: MCIVOR

DEBTOR.

ORDER ALLOWING DEBTOR TO INCUR DEBT/APPROVE STEP FORWARD MICHIGAN

Debtor having filed a Motion to Incur Debt/Approve Step Forward Michigan, all interested parties having received Notice, a Certificate of No Response having been filed or a hearing having been held and the Court being more fully advised;

IT IS HEREBY ORDERED:

1. Debtor shall be allowed to enter into an arrangement to accept funds thru Step Forward Michigan which will be paid to the mortgage lien holder directly.
2. The debtor is permitted to:
 - A. Execute a MHA Note.
 - B. Execute and record a MHA Mortgage Lien on the principal residence.
 - C. Accept Hardest Hit Funds assistance that will be paid directly to the mortgage lender.
3. The subordinate Mortgage and Note in favor of the MHA will have a 0% interest rate, require no payments, and the principal amount of assistance is forgivable over a 5 year term at 20% per year.
4. Any non-forgiven portion of the principal is due only if there is a transfer of the property or if the property ceases to be the homeowner's principal residence.

EXHIBIT 1

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
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IN THE MATTER OF:

Jenean Matthews,

CASE NO.: 13-57503

CHAPTER: 13

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DEBTOR.

CERTIFICATE OF SERVICE

Lydia D. Ammori, under penalty of contempt of court, states that on 1/7/2014, she served Debtor's MOTION TO INCUR DEBT/APPROVE STEP FORWARD MICHIGAN, EXHIBITS 1, 2, 4, 6 in said case with the Clerk of the Court using the E.C.F. system which will send notification of such filing to the following parties:

TRUSTEE: David Wm. Ruskin: ecf-emails@det13.com

Dated: 1/7/2014

/s/ Lydia D. Ammori
Lydia D. Ammori P71229
Frego & Associates,
The Bankruptcy Law Office, P.L.C.
Attorneys for Debtors
23843 Joy Road
Dearborn Heights, MI 48127
(313) 565-4252
fregolaw@aol.com

and Peter J. Ramik, Jr., under penalty of contempt of court, states that on _____, he served the Debtor's MOTION TO INCUR DEBT/APPROVE STEP FORWARD MICHIGAN, EXHIBITS 1, 2, 4, 6 and this CERTIFICATE OF SERVICE by depositing said copies in the U.S. Mail, postage prepaid, properly addressed as follows:

CREDITORS: All Creditors on the Attached P.A.C.E.R. Matrix

NOTE: EXHIBIT 6 HAS BEEN FILED WITH THE COURT. IT IS AVAILABLE FOR REVIEW ON THE COURT FILING SYSTEM.

/s/ Peter J. Ramik, Jr.
An employee of:
Frego & Associates
The Bankruptcy Law Office PLC
Attorneys for Debtors
23843 Joy Road
Dearborn Heights, MI 48127
(313) 565-4252
fregolaw@aol.com
Peter J. Ramik, Jr.

EXHIBIT 4